



Michigan's Assigned Claims Plan

*Providing Protection
to Victims of
Uninsured Motorists*

Traffic accidents that cause serious injuries are costly and unexpected. Yet when a vehicle is not insured, the accident becomes an even greater tragedy due to the high costs of emergency care, hospitalization, rehabilitation and possible unemployment.

The State of Michigan established the Assigned Claims Plan in 1973 to provide financial help to people injured in an uninsured motor vehicle accident, who have no insurance coverage of their own.

The Plan is administered by the Michigan Department of State, under authority of the No-Fault Insurance Law (MCL 500.3171).

■ Who is eligible?

Any person (Michigan resident or not) who is injured in an accident in Michigan, either while riding in or being struck by an uninsured Michigan-registered vehicle, and who has no insurance to pay the resulting bills. If a person dies under these circumstances, a survivor may also apply to Assigned Claims for benefits.

Motorcyclists are eligible if they have been in an accident with an uninsured motor vehicle (not another motorcycle), and do not have other insurance to cover the resulting medical expenses.

Benefits are not available from Assigned Claims to the owner (registrant) of an uninsured car or motorcycle who was injured in an accident while driving or riding

in his or her own vehicle or motorcycle. Drivers of stolen cars or motorcycles are *not eligible* for benefits.

Benefits available

Assigned Claims may reimburse any of the following:

- reasonable charges for medical care, recovery and rehabilitation;
- up to \$1,750 for funeral and burial expenses;
- lost wages for up to three years after the accident;
- lost wages and expenses to a survivor for up to three years after victim's death;
- up to \$20 per day for services such as transportation, home maintenance and other tasks the victim cannot perform because of the injury.

The Plan does not cover property damage claims.

■ How to file a claim

Request the "Application for Bodily Injury Benefits" (NF-21) at any Secretary of State branch office. You may also request a copy by calling or writing:

Assigned Claims Facility
Michigan Department of State
Lansing, MI 48918-1412

517/322-1875 • TTY 517/322-3471

E-mail address: assignedclaimsfacility@michigan.gov

The form asks for basic information about the accident, injuries and people involved. It is easy to complete; however, the Assigned Claims staff is available to answer any questions.

The application requesting benefits must be filed within one year after the accident. Minors have until one year after reaching age 18 to file claims.

■ How claims are handled

Each claim submitted to the Department of State is screened by the staff to make sure it meets basic requirements. If so, it is assigned to one of nine Michigan insurance companies for complete investigation.

If the victim is eligible for benefits, this insurance company pays the claim. The Department of State does not pay claims.

The insurance company is then reimbursed by Assigned Claims for the amount paid to the victim. Assigned Claims is funded by all companies who write auto insurance policies in Michigan and all self-insurers.

The owner of the uninsured vehicle involved in an accident where injuries occurred which results in an "assigned claim" must reimburse the Plan for all costs caused by his or her failure to purchase auto insurance.

If a payment schedule is not followed, the owner's driver license will be suspended.

■ Questions and answers

Can I receive money to cover medical bills and related expenses if the accident happens in another state?

No. The accident must occur in Michigan to qualify for benefits from the Assigned Claims Plan.

Will the Assigned Claims Plan pay me benefits for my injury if my insurance company goes out of business?

Not ordinarily. Such claims should be paid by the Michigan Property & Casualty Guaranty Association. If the Guaranty Association denies a claim, you may present it to Assigned Claims.

If I live out-of-state and am injured in an accident while riding in an uninsured Michigan-registered vehicle, can I receive Assigned Claims benefits?

Yes, if the accident occurred in Michigan and personal protection insurance benefits are not available to you through any other no-fault insurance policy.

If I live out-of-state and am injured in Michigan by an uninsured Michigan-registered vehicle while walking, can I receive Assigned Claims benefits?

Yes, if personal protection insurance benefits are not available through any other no-fault insurance policy.

How long do I have to submit bills for medical care and other expenses?

Submit expenses and bills promptly. Bills turned in more than one year after the date the expense occurred will not be paid.

Do I send all my medical bills to Assigned Claims instead of my health insurance company?

No. If your expenses are covered by health insurance, an HMO plan, sick leave benefits, worker's compensation or similar insurance plan, these expenses may not be submitted to Assigned Claims. Only expenses not covered by any insurance may be paid by Assigned Claims.



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